



## FINANCIAL AID CHECKLIST

The first **FOUR** steps listed below must be completed to determine your financial aid eligibility. Further instructions for your award letter will arrive later.

1. Create an **FSA ID**: [www.fsaaid.ed.gov](http://www.fsaaid.ed.gov). *If you are creating a FSA ID for the 1<sup>st</sup> time, it takes 1-3 days for your account to be activated.*
2. Complete the **2018-19** Free Application for Federal Student Aid (**FAFSA**) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). School Code - **001255**  
*Note: Please utilize the IRS Data Retrieval tool if available.*
3. **Complete Loan Entrance Counseling** at [studentloans.gov](http://studentloans.gov).
4. **Complete a Loan Agreement (Master Promissory Note)** for your **Subsidized/Unsubsidized Loans** at [studentloans.gov](http://studentloans.gov).
5. **Create an IonTuition account!** i3 Group is here to help provide the knowledge and tools necessary to manage student loans and make responsible financial decisions. Visit them online: [i3 Group](http://i3group.com).

### Optional Steps

1. **Request a book voucher**-- Please note you must be eligible for a financial aid refund in order to apply for a book voucher.
2. **Apply for a PLUS (Grad or Parent) Loan** at [studentloans.gov](http://studentloans.gov).
  - The PLUS loan is a credit-based loan. Credit decisions are valid for 180 days.
  - You must also complete another MPN specifically for this loan. This is done the same way as the Subsidized/Unsubsidized MPN, however you must select **PLUS MPN for Graduate/Professional Students or Parents**.
  - If you are denied for any reason, contact Applicant Services at **(800) 557-7394**. They will let you know if you can appeal the decision, or if you should apply with an endorser.
  - If you require an endorser, your endorser will need to login to [studentloans.gov](http://studentloans.gov) and select **Complete an Endorser Addendum**. You will need to provide the endorser reference number to the endorser.
  - If you successfully appeal the credit decision or your endorser is approved, additional **PLUS Credit Counseling** must be completed.
3. **Direct Deposit Authorization for Financial Aid Refund**. Any remaining financial aid after tuition and fees are covered can be transferred directly to your banking institution. If Direct Deposit is not authorized, refund stipend checks will be mailed to your current address on file.

# Direct Loan Entrance Counseling Instructions

1. Go to [studentloans.gov](https://studentloans.gov)
2. Click on the green **Log In** button if you already have an FSA ID. If you do not have an FSA ID, you can create one by clicking the link below the log in button:



If you are creating a new FSA ID, you will be directed to the Federal Student Aid page where you will be asked basic information to create an FSA ID.

A screenshot of the "Create An FSA ID" form. The form has two tabs: "Create An FSA ID" (selected) and "Edit My FSA ID". The form fields include: "E-mail", "Confirm E-mail", "Username", "Password", and "Confirm Password". Below the password field are checkboxes for "Numbers", "Uppercase Letters", "Lowercase Letters", "Special Characters", and "8-30 Characters", along with a "Show Text" button. At the bottom, there are radio buttons for "I am 13 years of age or older" and "I am 12 years of age or younger?". A green "CONTINUE" button is at the bottom right.

The FSA ID Application Process consists of 3 steps:

## Step 1: Enter Login Information

- Let them know what log-in information you would like to use. Provide a unique username and password.

## Step 2: Enter Personal Information

- Provide your Social Security number, name, and date of birth.
- (Optional) Include your mailing address, e-mail address and language preference.

- Provide five challenge questions and answers. This adds an extra level of security to your FSA ID. If you forget your username or password, you can retrieve your username or reset your password by providing answers to your challenge questions.

### Step 3: Submit Your FSA ID Application


Agree not to share your FSA ID with anyone. The security of your FSA ID is important because it can be used to electronically sign Federal Student Aid documents, access your personal records, and make binding legal obligations.

- (Optional) Verify your e-mail. By verifying your e-mail, you can use your e-mail as your username when logging into FSA applications.

Once Federal Student Aid completes verification with the SSA (1-3 days), you will be able to use your FSA ID to access your personal information on Federal Student Aid websites. If you were able to link a PIN when creating your FSA ID, you should be able to use your FSA ID immediately to complete, sign and submit a new FAFSA and other Federal Student Aid documents.

3. After creating your FSA ID, on the studentloans.gov site - Click **Complete Loan Counseling**. (This process usually takes about 20 minutes to complete.)

4. Select the 1<sup>st</sup> option for **Entrance Counseling**.



**Entrance Counseling** (Required)

Entrance Counseling is required before you can receive your first Direct Subsidized Loan, or Direct Unsubsidized Loan as an undergraduate, or your first Direct PLUS Loan as a graduate/professional student.



[Learn More](#)

START

5. Continue to follow prompts. Under **Select School to Notify, Choose a state** and **Search school by name** until you find **Pacific Oaks College**. Then Click **Notify This School**.

6. For Select Student Type, indicate if you are completing entrance counseling as an undergraduate or graduate/professional student. Click **Continue**.

Select Student Type

- I am completing entrance counseling to receive Direct Loans as an undergraduate  student.
- I am completing entrance counseling to receive Direct Loans as a graduate or professional  student.

CONTINUE

**Add School to Notify**

Select up to 3 schools you wish to notify of your counseling completion.

✓ This school is participating in Entrance Counseling through StudentLoans.gov

School Name:  
PACIFIC OAKS COLLEGE

School Code/Branch:  
G01255

School Address:  
55 EUREKA STREET  
PASADENA, CA 911033606

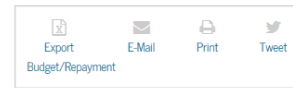
NOTIFY THIS SCHOOL

[< Go back to Search](#)

7. Read through all 5 steps of the counseling session and complete all quiz questions. Click **Submit Counseling** when finished.

8. You will receive a message confirming you have successfully completed Entrance Counseling! You now have the option to Export Budget/Repayment sheets or print a copy for your records.

Under **Next Steps**, you can View Completed Counseling, Complete a Master Promissory Note (instructions provided below), or View/Print Borrower's Rights and Responsibilities for either Direct Subsidized and Unsubsidized Loans or Direct PLUS Loans.



**Next Steps**

- [View Completed Counseling](#)
- [Complete a Master Promissory Note](#)
- [View/Print Borrower's Rights & Responsibilities for Direct Subsidized and Unsubsidized Loans](#)
- [View/Print Borrower's Rights & Responsibilities for Direct PLUS Loans](#)
- [Check out our YouTube playlist.](#)

# Direct Loan Stafford and PLUS Master Promissory Note Instructions

1. Click **Complete Loan Agreement (Master Promissory Note)** from the home page of [studentloans.gov](http://studentloans.gov)
2. Select the type of loan you are completing the MPN for, **Subsidized/Unsubsidized, Graduate/Professional Students** or **Parents**

## MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized or Direct Unsubsidized Loans available to eligible undergraduate or graduate/professional students.

Students must be logged in with their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the Subsidized/Unsubsidized MPN](#)

START

OMB No. 1845-0007 • Form Approved

## PLUS MPN for Graduate/Professional Students

Use this MPN for Direct PLUS Loans available to eligible graduate/professional students.

Students must be logged in with their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the PLUS MPN for Graduate/Professional Students](#)

Graduate students should request unsubsidized loans up to their full eligibility. You may need to complete a Direct Subsidized/Unsubsidized Master Promissory Note.

START

OMB No. 1845-0068 • Form Approved

## PLUS MPN for Parents

Use this MPN for Direct PLUS Loans available to eligible parents of eligible dependent undergraduate students.

Parents must be logged in with their own [FSA ID](#).

[Learn More](#)

[Preview a read-only version of the PLUS MPN for Parents](#)

START

OMB No. 1845-0068 • Form Approved

**Note:** If you intend to borrow Grad PLUS or Parent PLUS funds in addition to your Stafford funds, you will need to complete **two separate MPNs**—one for the Stafford loan, **and** one for the PLUS loan.

3. Enter your information in the fields required. Under **Select School to Notify, Choose a state** and **Search school by name** until you find **Pacific Oaks College**. Click **Continue**.

✓ This school is participating in Master Promissory Note (MPN) through StudentLoans.gov.

School Name:  
PACIFIC OAKS COLLEGE

School Code/Branch:  
G01255

School Address:  
55 EUREKA STREET  
PASADENA, CA 911033606

[Remove this school](#)

4. Provide contact information for two personal references.
  - References cannot share the same address or phone number.
  - One must be a parent/guardian.
  - Must know your reference for at least 3 years.
  - References need to have a U.S. address.
5. Review and edit borrower, school, and reference information you have entered.
6. Read each section of the terms and conditions carefully. In the last section, check the acknowledgment box that you have reviewed the information. Enter your name in spaces provided, then click **Sign & Submit**.

The screenshot shows a progress bar at the top with four steps: 1 Information, 2 References, 3 Review & Edit, and 4 Sign & Submit. The 'Sign & Submit' step is currently active. On the left is a vertical navigation menu with items: Borrower Information, Reference Information, School Information, Borrower Request, Certifications, Authorizations, and Understandings, Promise to Pay, MPN Terms and Conditions, Important Notices, Borrower's Rights and Responsibilities Statement, Instructions (highlighted), and Sign & Submit. The main content area is titled 'Sign & Submit' and contains a checkbox with the following text: 'I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Request, Certifications, Authorizations, and Understandings and the accompanying Borrower's Rights and Responsibilities Statement. I agree to repay in full all loans made under this MPN according to the terms and conditions of the MPN. (Your response will be recorded and made part of your completed MPN.)' Below this are three input fields: 'First Name:', 'Middle Initial:', and 'Last Name:'. At the bottom are two buttons: 'EXIT' and 'SIGN & SUBMIT'.

7. **You have completed the MPN!** View, save, and/or print a copy of your MPN for your records.

## MASTER PROMISSORY NOTE (MPN)

### Confirmation

You have successfully submitted your MPN.

A confirmation e-mail has been sent to [REDACTED]

The school you selected will be notified of your MPN completion within the next 24 hours.

Your school will tell you what loans, if any, you are eligible to receive. If you have questions regarding your loan eligibility, the next steps in the processing of your loan, when the loan will be disbursed (paid out), or no longer wish to receive the loan, contact your school's financial aid office.

[View, save and/or print a copy of your completed MPN for your records.](#)

#### Next Steps

- Access PLUS Credit Counseling for more information on PLUS borrowing.

#### Questions?

- Visit our [FAQ](#) page

## BOOK VOUCHER INFORMATION

Pacific Oaks College has partnered with *Akadem*, a new online bookstore! This is a great opportunity to get your books prior to the start of class and have them delivered directly to your doorstep. *Akadem* offers many exciting features and advantages including:

- New, used, rental, and eBook options (where available) shown side-by-side so you may choose the book that best fits your needs.
- Savings averaging **60% off the list price** bring *Akadem* prices in line with Amazon.
- **Free shipping** offers on most retail orders over \$49 (excluding orders on the Marketplace).
- Option to apply school-issued financial aid vouchers to all orders.
- Books may be sold on the Marketplace at **any time** throughout the year.
- POC apparel available soon at great prices!

### Using Financial Aid to Purchase Books

Students receiving financial aid may be eligible—if receiving a refund after tuition has been charged—to use a voucher to purchase books. The voucher is in the amount of **\$250 or \$500**. You will have the option to receive a bookstore voucher that can be used towards the purchase of books and other POC merchandise.

Students using the bookstore voucher must follow these easy steps:

1. Make sure that all of your financial aid documents are submitted and that you will have a **credit** after federal funds are received and applied to your account.
2. Complete the Bookstore Voucher Form--Make sure to select your appropriate campus!
3. You will receive an email you when your bookstore voucher funds are available for use. In the event you have not received the email, **PLEASE CHECK YOUR SPAM FOLDER** and make sure to add *Akadem* to your address list.
4. Go to <http://pacificoaks.textbookx.com/institutional/index.php#> to purchase books, using the voucher information provided in the email.
5. Repeat steps again every semester or term.



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## Direct Deposit Authorization for Financial Aid Refunds

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(Please print clearly)

Complete Name \_\_\_\_\_

Last four #s of SSN \_\_\_\_\_

Telephone \_\_\_\_\_

Address \_\_\_\_\_

Program \_\_\_\_\_ Campus \_\_\_\_\_

I hereby authorize Pacific Oaks College, to initiate credit entries to the savings or checking account indicated below for any excess funds from my financial aid after tuition and fees are paid. This authorization shall remain in full force and effect until Pacific Oaks College has received written notification from me of its termination in such time and in such manner as to afford Pacific Oaks College a reasonable opportunity to act on it. Future refunds will be direct-deposited into this account.

Bank Name \_\_\_\_\_

Name on Account if different from above: \_\_\_\_\_

Relationship to Student: \_\_\_\_\_

Checking Account       Savings Account

Account Number 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Routing Number 

--	--	--	--	--	--	--	--	--	--

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Effective Date

**Please submit this form to**  
Pacific Oaks College  
Office of Student Accounts  
Fax: 626-529-8480